

Information to identify the case:

Debtor 1

David Andrew Levine

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3601

EIN -- --

Debtor 2

Monica Larson Levine

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3790

EIN -- --

(Spouse, if filing)

United States Bankruptcy Court Northern District of West Virginia

Case number: **3:19-bk-01048****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Andrew Levine

Monica Larson Levine

12/21/20**By the court:** B McKay Mignault
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Recipients

District/Off: 0424-3

User: ad

Date Created: 12/21/2020

Case: 3:19-bk-01048

Form ID: 318

Total: 66

Recipients of Notice of Electronic Filing:

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aty	W. Scott Campbell	wcampbell@siwpc.com

TOTAL: 19

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	David Andrew Levine	2426 Steamboat Run Road	Shepherdstown, WV 25443
jdb	Monica Larson Levine	2426 Steamboat Run Road	Shepherdstown, WV 25443
cr	PRA Receivables Management, LLC	PO Box 41021	Norfolk, VA 23541
cr	Matador Solar Partners, LLC, as administrative agent for Matador	8750 North Central Expressway	Suite
	750 Dallas, TX 75231		
cr	Martin P. Sheehan	Trustee of the BK Estate of Geostellar	1 Community St., Ste 200 Wheeling, WV 26003
cr	Specialized Loan Servicing, LLC, as servicing agent for OBX 2018-1 Trust	c/o Samuel I. White, P.C.	596
	Lynnhaven Parkway Suite 200	Virginia Beach, VA 23452	
cr	OBX 2018-1 Trust	14841 Dallas Pkwy Suite 425	Dallas, TX 75254
cr	Anne Meador	PO Box 895	Shepherdstown, WV 25443
cr	USAA Federal Savings Bank	c/o Weinstein & Riley, P.S.	2001 Western Ave, Suite 400 Seattle, WA 98121
cr	The Truth Tellers, LLC	P O Box 895	Shepherdstown, WV 25443
cr	OBX 2018-1 Trust c/o Specialized Loan Servicing, LLC	6200 S. Quebec Street	Greenwood Village, CO 80111
intp	Roxul USA, Inc.	Law Ofc of Kathy M. Santa Barbara	c/o Kathy M. Santa Barbara, Esq. 518 West
	Stephen Street	Martinsburg, WV 25401	
cr	Paul H. Levine	4816 Montgomery Lane	Bethesda, MD 20814
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1607682	Bowles Rice	PO Box 1386	Charleston, WV 25325
1607683	Chase	270 Park Avenue	New York, NY 10017
1607684	Dr. Paul H. Levine	4816 Montgomery Lane	Bethesda, MD 20814
1607685	Matador Capital	8750 N Central Expy #750	Dallas, TX 75231
1607686	PayPal Credit	P O Box 5138	Timonium, MD 21094
1607687	Paypal Credit	2211 North First Street	San Jose, CA 95131
1607689	United Bank	300 Foxcroft Avenue	Suite 101 PO Box 1109 Martinsburg, WV 25401
1607690	United Bank	300 Foxcroft Avenue	Suite 101 PO Box 1109 Martinsburg, WV 25401
1607691	USAA	9800 Fredericksburg Road	San Antonio, TX 78288
1607707	PRA Receivables Management, LLC	PO Box 41021	Norfolk, VA 23541
1608944	JPMorgan Chase Bank, N.A.	s/b/m/t Chase Bank USA, N.A.	c/o National Bankruptcy Services, LLC P.O. Box 9013 Addison, Texas 75001
1609739	West Virginia State Tax Department	Bankruptcy Unit	P.O. Box 766 Charleston WV 25323-0766
1609759	Internal Revenue Service	PO Box 37910	Hartford, CT 06176-7910
1609760	WVSTD Bankruptcy Unit	PO Box 766	Charleston, WV 25323-0766
1609801	Internal Revenue Service	Post Office Box 7346	Philadelphia PA 19101-7346
1611029	OBX 2018-1 Trust	c/o Specialized Loan Servicing LLC	8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129
1611052	Matador Solar Partners, LLC	c/o Michael J. Lichtenstein, Esq.	Shulman Rogers Gandal Pordy & Ecker, PA 12505 Park Potomac Ave, 6th Floor Potomac, MD 20854
1611222	HEALTHCARE ALLIANCE, INC.	PO Box 1123	Minneapolis, MN 55440-1123
1611360	Martin P. Sheehan	Trustee of the Bankruptcy Estate of Geos	1 Community St., Ste 200 Wheeling, WV 26003
1611529	Aaron Amore, Esq.	PO Box 386	Charles Town, WV 25414

1611530	Martin P. Sheehan	1 Community Street, Suite 200	Wheeling, WV 26003	
1611995	Synchrony Bank	c/o PRA Receivables Management, LLC	PO Box 41021	Norfolk VA 23541
1612247	Bowles Rice LLP	Attn: Julia A. Chincheck, Esq.	600 Quarrier Street	Charleston, West Virginia
	25301			
1612412	USAA FEDERAL SAVINGS BANK	C/O WEINSTEIN & RILEY, PS	2001 WESTERN AVENUE, STE	
	400	SEATTLE, WA 98121		
1626424	The Truth Tellers LLC	c/o James P. Campbell	Campbell Flannery PC	1602 Village Market Blvd
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1626560	Commenity Bank/Ulta	PO Box 183003	Columbus, OH 43218-3003	
1626561	The Truth Tellers, LLC	c/o James P. Campbell	Campbell Flannery, P.C.	1602 Village Market Blvd.,
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